

Date: 02/15/2022 10:00 am

**In re: Gregory A Rager
Holly J Rager**

**Bankruptcy No. 20-20508-CMB
Chapter: 13
Doc. # 43**

**Appearances: BY ZOOM: Owen Katz
Stephen Franks
Glenn Bartifay**

**Nature of Proceeding: #43 Motion of Wells Fargo Bank, N.A., D/B/A Wells Fargo Auto For Relief
From The Automatic Stay Regarding the Personal Property Known as 2012 Dodge Grand
Caravan, VIN 2CRDGBG0CR370311 With 30-Day Waiver**

Additional Pleadings: #53 Certificate of No Objection

**Judge's Notes: Judge - You have a Note on this Case - Even though a CNO has been filed, you
wanted to keep this Hearing ON - There is equity - Value over \$8000 - Debt owed - \$4000 - no
exemption taken - NO RESPONSES HAVE BEEN FILED**

**Outcome: Hearing Held. There is equity of \$3,900.00. Vehicle already surrendered to Creditor.
Hearing Continued to: 03/22/2022 at 10:00 a.m. via Zoom, unless a Consent Order is filed with
Consent of Trustee**

**Carlota Böhm
Chief U.S. Bankruptcy Judge**

FILED
2/15/22 2:46 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Gregory A Rager
Holly J Rager
Debtors

Case No. 20-20508-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 15, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Gregory A Rager, Holly J Rager, 5868 Madison Avenue, Export, PA 15632-1343

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Joint Debtor Holly J Rager gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Gregory A Rager gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

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User: auto

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Total Noticed: 1

cmecf@chapter13trusteedpa.com

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 8